

**WEST** **Generate Collection**

L25: Entry 4 of 10

File: EPAB

Aug 23, 1994

PUB-N0: US005340967A  
DOCUMENT-IDENTIFIER: US 5340967 A  
TITLE: Method for storing and dispensing cash

PUBN-DATE: August 23, 1994

## INVENTOR-INFORMATION:

NAME	COUNTRY
MARTIN, PATRICK G	US
FRANKLIN, TOD G	US

## ASSIGNEE-INFORMATION:

NAME	COUNTRY
TIDEL ENG INC	US

APPL-NO: US97751092  
APPL-DATE: November 17, 1992  
PRIORITY-DATA: US97751092A (November 17, 1992)

INT-CL (IPC): G06F 15/30  
EUR-CL (EPC): G06F017/60; G07F007/10, G07F007/10

## ABSTRACT:

A time delayed cash dispenser is interconnected with a control terminal that is connectable to an electronic funds transfer system. The control terminal is selectively controlled to "override" the timer of the time delayed cash dispenser to enable a user to access and perform transactions through the EFT system. Preferably, the control terminal activates the cash dispenser to vend cash containers containing the authorized cash disbursement. Cash stores in the time delayed cash dispenser are replenished by depositing excess cash from the retail location cash register. The system thus permits cash replenishment in discrete amounts without exposing the entire cash stores and permits a retail establishment to sell cash to customers through the EFT system.

## WEST

 **Generate Collection**

L25: Entry 5 of 10

File: EPAB

May 26, 1994

PUB-N0: WO009411836A1  
DOCUMENT-IDENTIFIER: WO 9411836 A1  
TITLE: METHOD FOR STORING AND DISPENSING CASH

PUBN-DATE: May 26, 1994

## INVENTOR-INFORMATION:

NAME	COUNTRY
MARTIN, PATRICK G	N/A
FRANKLIN, TOD G	N/A

## ASSIGNEE-INFORMATION:

NAME	COUNTRY
TIDEL ENG INC	US

APPL-NO: US09311182  
APPL-DATE: November 17, 1993  
PRIORITY-DATA: US97751092A (November 17, 1992)

INT-CL (IPC): G06F 15/30  
EUR-CL (EPC): G07F007/10

## ABSTRACT:

A time delayed cash dispenser (10) is interconnected with a control terminal (32) that is connectable to an electronic funds transfer system. The control terminal (32) is selectively controlled to "override" the timer of the time delayed cash dispenser (10) to enable a user to access and perform transactions through the EFT system (54). Preferably, the control terminal (32) activates the cash dispenser (10) to vend cash containers containing the authorized cash disbursement. Cash stores in the time delayed cash dispenser (10) are replenished by depositing excess cash from the retail location cash register. The system thus permits cash replenishment in discrete amounts without exposing the entire cash stores and permits a retail establishment to sell cash to customers through the EFT system (54).

## WEST

 [Generate Collection](#)

L25: Entry 6 of 10

File: EPAB

Oct 12, 1993

PUB-NO: US005252811A

DOCUMENT-IDENTIFIER: US 5252811 A

TITLE: Device, system and method for increasing saving account participation and investment by small investors

PUBN-DATE: October 12, 1993

## INVENTOR-INFORMATION:

NAME	COUNTRY
HENOCHOWICZ, LUCIEN	US
HUMPHREY, JAMES E	US

## ASSIGNEE-INFORMATION:

NAME	COUNTRY
U S A SAVE CORP	US

APPL-NO: US74326691

APPL-DATE: August 9, 1991

PRIORITY-DATA: US74326691A (August 9, 1991)

INT-CL (IPC): G06F 15/30

EUR-CL (EPC): G07F007/00; G07F007/10, G07G001/00, G06F017/60

## ABSTRACT:

An automated cash saving system including multiple remote cash saving machines for automatically receiving deposited cash in small amounts from multiple depositors, for automatically counting the cash deposited by each of the depositors, and for attributing the value of accounted cash to individual savings accounts identified by the depositors, and for electronically encoding the values and the accounts to which the cash is attributed; transmitters to multiple remote transmitters associated with the multiple remote cash saving machines for sending the electronically encoded information to a central processor for decoding, an automatic processor in the central processor wherein the identified accounts, the lock box at the multiple remote cash savings machines for holding deposited cash until it can be physically collected, and an authorization letter generating device associated with the central processor for obtaining the depositor's authorization to purchase preselected instruments on his behalf upon reaching a cumulative value in the depositor's savings account equal to or greater than the minimum purchase price of the preselected security instrument.

**WEST****Generate Collection****Search Results - Record(s) 1 through 29 of 29 returned.** **1. Document ID: US 6078906 A**

L13: Entry 1 of 29

File: USPT

Jun 20, 2000

US-PAT-NO: 6078906

DOCUMENT-IDENTIFIER: US 6078906 A

TITLE: Method and system for providing a document service over a computer network using an automated brokered auction

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KWMC](#) | [Drawn Desc](#) | [Image](#) **2. Document ID: US 6073113 A**

L13: Entry 2 of 29

File: USPT

Jun 6, 2000

US-PAT-NO: 6073113

DOCUMENT-IDENTIFIER: US 6073113 A

TITLE: Compatibility checking between instruments, operations and protocols in electronic commerce

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KWMC](#) | [Drawn Desc](#) | [Image](#) **3. Document ID: US 6073119 A**

L13: Entry 3 of 29

File: USPT

Jun 6, 2000

US-PAT-NO: 6073119

DOCUMENT-IDENTIFIER: US 6073119 A

TITLE: Method and system for banking institution interactive center

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KWMC](#) | [Drawn Desc](#) | [Image](#) **4. Document ID: US 6048271 A**

L13: Entry 4 of 29

File: USPT

Apr 11, 2000

US-PAT-NO: 6048271

DOCUMENT-IDENTIFIER: US 6048271 A

TITLE: Automated league and tournament device

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KWMC](#) | [Drawn Desc](#) | [Image](#)

5. Document ID: US 6047270 A

L13: Entry 5 of 29

File: USPT

Apr 4, 2000

US-PAT-NO: 6047270

DOCUMENT-IDENTIFIER: US 6047270 A

TITLE: Apparatus and method for providing account security[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#) | 6. Document ID: US 6021943 A

L13: Entry 6 of 29

File: USPT

Feb 8, 2000

US-PAT-NO: 6021943

DOCUMENT-IDENTIFIER: US 6021943 A

TITLE: Process for executing payment transactions

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#) | 7. Document ID: US 6012049 A

L13: Entry 7 of 29

File: USPT

Jan 4, 2000

US-PAT-NO: 6012049

DOCUMENT-IDENTIFIER: US 6012049 A

TITLE: System for performing financial transactions using a smartcard

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#) | 8. Document ID: US 5978780 A

L13: Entry 8 of 29

File: USPT

Nov 2, 1999

US-PAT-NO: 5978780

DOCUMENT-IDENTIFIER: US 5978780 A

TITLE: Integrated bill consolidation, payment aggregation, and settlement system

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#) | 9. Document ID: US 5966695 A

L13: Entry 9 of 29

File: USPT

Oct 12, 1999

US-PAT-NO: 5966695

DOCUMENT-IDENTIFIER: US 5966695 A

TITLE: Sales and marketing support system using a graphical query prospect database

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#)

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10. Document ID: US 5956699 A

L13: Entry 10 of 29

File: USPT

Sep 21, 1999

US-PAT-NO: 5956699

DOCUMENT-IDENTIFIER: US 5956699 A

TITLE: System for secured credit card transactions on the internet

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#)

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11. Document ID: US 5940809 A

L13: Entry 11 of 29

File: USPT

Aug 17, 1999

US-PAT-NO: 5940809

DOCUMENT-IDENTIFIER: US 5940809 A

TITLE: Securities brokerage-asset management system

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#)

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12. Document ID: US 5930764 A

L13: Entry 12 of 29

File: USPT

Jul 27, 1999

US-PAT-NO: 5930764

DOCUMENT-IDENTIFIER: US 5930764 A

TITLE: Sales and marketing support system using a customer information database

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#)

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13. Document ID: US 5899982 A

L13: Entry 13 of 29

File: USPT

May 4, 1999

US-PAT-NO: 5899982

DOCUMENT-IDENTIFIER: US 5899982 A

TITLE: Bank-centric service platform, network and system

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#)

14. Document ID: US 5875437 A

L13: Entry 14 of 29

File: USPT

Feb 23, 1999

US-PAT-NO: 5875437

DOCUMENT-IDENTIFIER: US 5875437 A

TITLE: System for the operation and management of one or more financial accounts through the use of a digital communication and computation system for exchange, investment and borrowing

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#) | 15. Document ID: US 5870724 A

L13: Entry 15 of 29

File: USPT

Feb 9, 1999

US-PAT-NO: 5870724

DOCUMENT-IDENTIFIER: US 5870724 A

TITLE: Targeting advertising in a home retail banking delivery service

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#) | 16. Document ID: US 5866889 A

L13: Entry 16 of 29

File: USPT

Feb 2, 1999

US-PAT-NO: 5866889

DOCUMENT-IDENTIFIER: US 5866889 A

TITLE: Integrated full service consumer banking system and system and method for opening an account

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#) | 17. Document ID: US 5852811 A

L13: Entry 17 of 29

File: USPT

Dec 22, 1998

US-PAT-NO: 5852811

DOCUMENT-IDENTIFIER: US 5852811 A

TITLE: Method for managing financial accounts by a preferred allocation of funds among accounts[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#) | 18. Document ID: US 5826244 A

L13: Entry 18 of 29

File: USPT

Oct 20, 1998

US-PAT-NO: 5826244

DOCUMENT-IDENTIFIER: US 5826244 A

TITLE: Method and system for providing a document service over a computer network using an automated brokered auction

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#)

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19. Document ID: US 5825003 A

L13: Entry 19 of 29

File: USPT

Oct 20, 1998

US-PAT-NO: 5825003

DOCUMENT-IDENTIFIER: US 5825003 A

TITLE: Customer-directed, automated process for transferring funds between accounts using a holding account and local processing

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#)

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20. Document ID: US 5794218 A

L13: Entry 20 of 29

File: USPT

Aug 11, 1998

US-PAT-NO: 5794218

DOCUMENT-IDENTIFIER: US 5794218 A

TITLE: Automated multilingual interactive system and method to perform financial transactions

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#)

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21. Document ID: US 5787156 A

L13: Entry 21 of 29

File: USPT

Jul 28, 1998

US-PAT-NO: 5787156

DOCUMENT-IDENTIFIER: US 5787156 A

TITLE: Telephonic-interface lottery system

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#)

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22. Document ID: US 5787403 A

L13: Entry 22 of 29

File: USPT

Jul 28, 1998

US-PAT-NO: 5787403

DOCUMENT-IDENTIFIER: US 5787403 A

TITLE: Bank-centric service platform, network and system

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#)

23. Document ID: US 5774883 A

L13: Entry 23 of 29

File: USPT

Jun 30, 1998

US-PAT-NO: 5774883

DOCUMENT-IDENTIFIER: US 5774883 A

TITLE: Method for selecting a seller's most profitable financing program[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Drawn Desc](#) | [Image](#) 24. Document ID: US 5748908 A

L13: Entry 24 of 29

File: USPT

May 5, 1998

US-PAT-NO: 5748908

DOCUMENT-IDENTIFIER: US 5748908 A

TITLE: Automated, classified expenditure data card recording system

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Drawn Desc](#) | [Image](#) 25. Document ID: US 5742932 A

L13: Entry 25 of 29

File: USPT

Apr 21, 1998

US-PAT-NO: 5742932

DOCUMENT-IDENTIFIER: US 5742932 A

TITLE: Method and system of accounting for transaction costs and currency exchange in a hybrid mail system

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Drawn Desc](#) | [Image](#) 26. Document ID: US 5659165 A

L13: Entry 26 of 29

File: USPT

Aug 19, 1997

US-PAT-NO: 5659165

DOCUMENT-IDENTIFIER: US 5659165 A

TITLE: Customer-directed, automated process for transferring funds between accounts via a communications network[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Drawn Desc](#) | [Image](#) 27. Document ID: US 5644727 A

L13: Entry 27 of 29

File: USPT

Jul 1, 1997

US-PAT-NO: 5644727

DOCUMENT-IDENTIFIER: US 5644727 A

TITLE: System for the operation and management of one or more financial accounts through the use of a digital communication and computation system for exchange, investment and borrowing

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KWMC](#) | [Drawn Desc](#) | [Image](#)**□ 28. Document ID: US 5426281 A**

L13: Entry 28 of 29

File: USPT

Jun 20, 1995

US-PAT-NO: 5426281

DOCUMENT-IDENTIFIER: US 5426281 A

TITLE: Transaction protection system

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KWMC](#) | [Drawn Desc](#) | [Image](#)**□ 29. Document ID: US 5220501 A**

L13: Entry 29 of 29

File: USPT

Jun 15, 1993

US-PAT-NO: 5220501

DOCUMENT-IDENTIFIER: US 5220501 A

TITLE: Method and system for remote delivery of retail banking services

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KWMC](#) | [Drawn Desc](#) | [Image](#)**Generate Collection**

Terms	Documents
19 and 110	29

[Display](#)

50

Documents, starting with Document:

29

**Display Format:** [TI](#) [Change Format](#)

**WEST**[Generate Collection](#)**Search Results - Record(s) 1 through 10 of 10 returned.** **1. Document ID: EP 811958 A2**

L25: Entry 1 of 10

File: EPAB

Dec 10, 1997

PUB-NO: EP000811958A2

DOCUMENT-IDENTIFIER: EP 811958 A2

TITLE: Self-service checkout apparatus and methods

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Clip Img](#) | [Image](#) **2. Document ID: WO 9641293 A1**

L25: Entry 2 of 10

File: EPAB

Dec 19, 1996

PUB-NO: WO009641293A1

DOCUMENT-IDENTIFIER: WO 9641293 A1

TITLE: METHOD AND SYSTEM FOR PROVIDING INTEGRATED BROKERAGE AND OTHER FINANCIAL SERVICES THROUGH CUSTOMER ACTIVATED TERMINALS

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Clip Img](#) | [Image](#) **3. Document ID: US 5508500 A**

L25: Entry 3 of 10

File: EPAB

Apr 16, 1996

PUB-NO: US005508500A

DOCUMENT-IDENTIFIER: US 5508500 A

TITLE: Method for storing and dispensing cash[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#) **4. Document ID: US 5340967 A**

L25: Entry 4 of 10

File: EPAB

Aug 23, 1994

PUB-NO: US005340967A

DOCUMENT-IDENTIFIER: US 5340967 A

TITLE: Method for storing and dispensing cash[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Image](#)

5. Document ID: WO 9411836 A1

L25: Entry 5 of 10

File: EPAB

May 26, 1994

PUB-NO: WO009411836A1

DOCUMENT-IDENTIFIER: WO 9411836 A1

TITLE: METHOD FOR STORING AND DISPENSING CASH[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KOMC](#) | [Draw Desc](#) | [Clip Img](#) | [Image](#) 6. Document ID: US 5252811 A

L25: Entry 6 of 10

File: EPAB

Oct 12, 1993

PUB-NO: US005252811A

DOCUMENT-IDENTIFIER: US 5252811 A

TITLE: Device, system and method for increasing saving account participation and investment by small investors

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KOMC](#) | [Draw Desc](#) | [Clip Img](#) | [Image](#) 7. Document ID: WO 9101536 A1

L25: Entry 7 of 10

File: EPAB

Feb 7, 1991

PUB-NO: WO009101536A1

DOCUMENT-IDENTIFIER: WO 9101536 A1

TITLE: AUTOMATIC VENDING MACHINE[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KOMC](#) | [Draw Desc](#) | [Clip Img](#) | [Image](#) 8. Document ID: DE 3729789 A1

L25: Entry 8 of 10

File: EPAB

Mar 16, 1989

PUB-NO: DE003729789A1

DOCUMENT-IDENTIFIER: DE 3729789 A1

TITLE: Method for mounting electronic microcomponents on a printed circuit board

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KOMC](#) | [Draw Desc](#) | [Clip Img](#) | [Image](#) 9. Document ID: US 4778983 A

L25: Entry 9 of 10

File: EPAB

Oct 18, 1988

PUB-NO: US004778983A

DOCUMENT-IDENTIFIER: US 4778983 A

TITLE: Automatic vending machine

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Clip Img](#) | [Image](#)

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10. Document ID: US 3726377 A

L25: Entry 10 of 10

File: EPAB

Apr 10, 1973

PUB-NO: US003726377A

DOCUMENT-IDENTIFIER: US 3726377 A

TITLE: VENDING MACHINE HAVING THREE-CONDUCTOR COLLATING CIRCUIT

[Full](#) | [Title](#) | [Citation](#) | [Front](#) | [Review](#) | [Classification](#) | [Date](#) | [Reference](#) | [Claims](#) | [KMC](#) | [Draw Desc](#) | [Clip Img](#) | [Image](#)

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[Generate Collection](#)

Terms	Documents
I24 and (atm or atms or (automat\$ near3 teller) or (automat\$ near3 machine) or (cash near3 dispens\$))	10

[Display](#)

50

Documents, starting with Document:

10

Display Format: [TI](#) [Change Format](#)

## ABSTRACT:

A . . . accordance with one aspect of the present invention, information characterizing a dynamically changing sub-population of the overall ensemble of market **securities** is maintained at and becomes immediately available to each work station responsive to the pattern of usage at that specific station. Various derivative tasks, such as **security** price limit alerts, are user programmable and are activated by the contents of the work station data base.

## SUMMARY:

BSUM(4)

More . . . it is an object of the present invention to provide apparatus and methodology to communicate and display information useful for **securities brokers**, investors, and others concerned with financial markets; to provide multiple viewing windows to display diverse and/or related ticker and other. . . .

## SUMMARY:

BSUM(5)

It . . . in a financial market information communication and display system permit local and immediate access to a dynamically changing sub-population of **securities** of particular interest; and that full **securities** data is stored on a hierachal basis at varying system facilities.

## SUMMARY:

BSUM(7)

In accordance with one aspect of the present invention, information characterizing a dynamically changing sub-population of the market **securities** is maintained at and becomes immediately available to each work station responsive to the pattern of usage at that specific station. Various derivative tasks, such as **security** price limit alerts and customized, selective ticker displays, are user programmable and are

actuated by the work station data base.

DRAWING DESC:

DRWD(4)

FIG. . . . illustrating user work station data processing to generate quotation information and to dynamically update the work station data base market **security** sub-population; and

DETDESC:

DETD(1)

Referring . . . for making that information available at a potentially large number of subscriber work stations 110.sub.i,j,k, e.g., located on desks of **brokerage** industry account executives, their customers, and/or others whose business or interest is the world of finance. Examining the system in. . .

DETDESC:

DETD(2)

Each . . . access to information stored in more senior computers in the computer hierarchy of the instant invention. Thus, for example, the **broker** at the illustrated work station 110.sub.i,j,k (and all others similarly situated) has access to his branch computer 90.sub.j,k and, in.

DETDESC:

DETD(3)

The basic data characterizing **securities** trading is generated in the manner per se well known to those skilled in the art. In particular, trading information. . . presently constituted and per se known, is the ticker of common experience which is distributed typically via land lines to **brokerage** houses and other financial institutions.

DETDESC:

DETD(6)

The **securities** trading information is thus coincidentally supplied directly to each of the system branch and area computers 90 and 50 in. .

is senior in the computer 50-90-110 hierarchy of FIG. 2, complete market data for substantially the entire population of monitored **securities** is retained in RAM 60. The functions of elements 72, 74 and 76 could of course be performed directly by. . .

DETDESC:

DETD(7)

Correspondingly, . . . computer 90, e.g., the computer 90.sub.j,k, variable content RAM memory 96 makes no attempt to store all of the monitored **securities**. Rather, RAM memory 96 stores information for only a subset of the entire **securities** population corresponding to those **securities** which are of generally popular interest. Computer 90.sub.j,k memory 96 thus retains current market information for a **securities** population less than that of the area computer 50.sub.k but substantially greater than that retained in RAM 111 of the. . .

DETDESC:

DETD(8)

As a matter of overall system philosophy, when a work station 110.sub.i,j,k seeks current price information for a **security** not then within its memory 111, it seeks such information from its associated branch computer 90.sub.j,k. If the information is. . .

DETDESC:

DETD(9)

The illustrative branch computer 90.sub.j,k includes a RAM 95 which stores historical information characterizing **securities** of interest, e.g., past earnings, price earnings ratio, dividend history, annual high and low prices, and so forth. Such information. . .

DETDESC:

DETD(11)

It . . . is, the work stations 110 have a signal entry keyboard 112 which may be employed by a user (e.g., a **broker**) to specify various kinds of information desired for viewing via his display 107. As above noted, part of the market. . .

DETDESC:

DETD(12)

One . . . in the ticker data field 142 in display 107, one viewing the ticker would know that 5,000 shares of the **security** having an exchange symbol ABC traded at a price of 903/4.

DETDESC:

DETD(13)

The . . . field 147 for viewing. The criteria, stored in RAM 111, may specify trades in only a specific enumerated list of **securities**, trades from specific exchange(s), and/or so forth. This gives rise to a relatively slow speed, focused ticker which eliminates the clutter associated with trading of **securities** of no interest to the operator of the specific work station 110.

DETDESC:

DETD(14)

A . . . a field 151 in the particular display format shown contains limit-exceeding information. The entry illustrated in FIG. 2 identifies a **security** (MNO) which has last traded (255/8) outside (lower) a bound (257/8) stored in RAM 111. Upside and downside limits are often used by **brokers** and investors as buy or sell conditions and are of interest both to the **broker** and to his customers owning those **securities**.

DETDESC:

DETD(15)

A further, MONITOR field 153 contains price information for a predetermined population of **securities** of interest to that particular **broker**. Each entry includes an identification 154 (the stock symbol), a designation 155 of the market where the last trade occurred, . . . 2, the stock symbol is followed by an identifier for the exchange executing the last trade (New York) in the **security**, an arrow showing the tick direction of the last trade (up), the trade price (903/4), the current bid (905/8) and . . . asked-American and Toronto), the bid and ask volume sizes (60 and 5 respectively), the number of shares (230,800) of

that **security** traded so far during that business day, and the time of the last trade (12:02).

DETDESC:

DETD(16)

Other . . . the display of FIG. 2 may be employed as well. Thus, for example, a field may signal the operative stored **securities** limits as just one example among many.

DETDESC:

DETD(18)

As . . . to store within each work station 110.sub.i,j,k and in particular in the RAM memory 111 there located, information characterizing the **securities** of interest to that **broker** or other work station user. To that end, the stored computer program automatically stores in the variable content RAM memory 111 of the subject work station **securities** identification and price data corresponding to a limited, predetermined number (e.g., 300 for purposes of specificity only) of **securities** whose price information was last requested at that work station. When the station 110 is at its upper storage limit (300), a new quotation request automatically causes the central processor 103 to discard the oldest **security** in the limited stored population, i.e., the one last viewed prior to later quotation requests for 300 different **securities**.

DETDESC:

DETD(19)

As new trades in the monitored 300 **security** population are reported via the ticker plant 35, communications link receiver 98, demultiplexer 105 and work station central processor 103 automatically change the stored price information in RAM 111. The stored **security** price information also automatically changes the price presentation for the respective **securities** wherever a **security** appears in any of the multiple windows (fields) of the display 107. That is, new price information for any particular stock will change in each window in which that **security** appears. For example, a price change in the price of the equity whose symbol is assumed to be ABC for . . .

DETDESC:

DETD(20)

Attention . . . storage algorithm to maintain in the variable, RAM memory 111 at the user's station 110 information associated with the 300 **securities** for which quotations were most recently requested at that station (and which are thus most likely to generate future quotation. . . . a "least recently used" or LRU list which stores the stock symbols of the most recently requested 300 (or fewer) **securities**. It will be assumed that the most recently requested **security** resides in the top, or first position, in that list; and that the least recently requested symbol is stored at the bottom of the list in a jeopardy position to be purged if a new **security**, not otherwise in the LRU list, is entered at the work station keyboard 112 (assuming a full complement of 300. . . .

DETDESC:

DETD(21)

To illustrate specific operation of the dynamic storage reallocation algorithm, assume that a **broker** or other user at the work station 110.sub.i,j,k illustrated in FIG. 1B wishes a quotation on any desired **security**. He enters the corresponding symbol for the **security** as by his signal entry keyboard 112 (functional step 201 in FIG. 3). Test 205 then examines the LRU table. . . .

DETDESC:

DETD(22)

Tracing . . . appropriate (step 224) or skips this operation if only a quick quote was desired. The following operation 227 stores the **securities** information just obtained in the user's work station variable memory 111, and step 229 sets a flag bit in some predetermined location (e.g., FLAG) to signal that FIG. 3 processing is dealing with a **security** not previously stored at the user's work station 110 memory 111. As before, the quotation information is displayed in its. . . .

DETDESC:

DETD(23)

Following delivery of the information to the user's display 107, the symbol for the **security** just requested by the user is put on top of the LRU list which signals that this **security** was most recently requested at the work station 110.sub.i,j,k (step 217).

DETDESC:

DETD(28)

Finally, . . . i.e., there exists a first list (LRU table) for the 300 most recently requested quotations, a second list for those **securities** for whom limits are being maintained, further lists for the ticker presentations, and so forth. Each list would contain or have a pointer to all data for each **security** in that list. Alternatively, a single integrated list and data table may be employed for all stocks for which there. . . .

DETDESC:

DETD(29)

Examining . . . the application stock lists (i.e., the LRU list, the list associated with the limit processing, and so forth). If the **security** being characterized by the ticker plant message is not in any such list (N.O. output of test 303), control passes. . . . or more of the applications for that specific work station 110, the data base in RAM 111 associated with that **security** is updated (step 308) to reflect the last trade and quotations for that stock and step 310 updates all applications. . . . ticker plant was in the LRU list and data base, the information being reported replaces the older data for that **security** stored in the data base of the user's RAM 111.

DETDESC:

DETD(30)

Assuming . . . work station 110 the name, account number, telephone number and all other desired information for all customers who hold the **security** for which the user's station has indicated an out-of-limit message. As appropriate the user may contact each such owner of the subject **security** to determine if any action is desired or to take

such automatic action as may be appropriate.

DETDESC:

DET D(32)

FIG. . . . user wishes stored and displayed and to provide rapid access to a limited portion of the very large mass of **securities** data which serves the particular user pattern and personality of each work station operator, providing rapid access to information which. . .

CLAIMS:

CLMS(1)

What . . .

In combination in system apparatus for disseminating and selectively processing and displaying financial information for a population of  $n$  investment **securities**, when  $n$  is a positive integer; said system apparatus comprising a hierachal arrangement of variable content memory means disposed in. . . content memory means including plural storage elements for storing data characterizing a subpopulation  $k$  of the population  $n$  of investment **securities** where  $k < n$ ; said signal entry means for requesting display of selected financial information stored in said variable content memory means; trade information means for serially furnishing current trade information messages for the population of investment **securities** in parallel to said central processors of said work stations; said program containing means for controlling said central processors; said. . . processors of each of said work stations operatively selecting data received from said trade information means corresponding to said stored **security** sub-population and updating the data in said variable content memory means for said stored **security** sub-population.

CLAIMS:

CLMS(2)

2. . . . for storing in one progressively completed variable content memory means data characterizing substantially all of said population of

n investment **securities**, and means connecting said progressively completed variable content memory means with said central processors of each of said work stations.

CLAIMS:

CLMS (3)

3. In combination in system apparatus for disseminating and selectively processing and displaying financial information for a population of n investment **securities**, when n is a positive integer; said system apparatus comprising a hierachal arrangement of variable content memory means disposed in. . . content memory means including plural storage elements for storing data characterizing a sub-population k of the population n of investment **securities** where k<n; said signal entry means for requesting a display of selected financial information stored in said variable content memory means, trade information means for serially furnishing current trade information messages for the population of investment **securities** in parallel to said central processor of said work stations; said program containing means for controlling said central processors; said. . . processors of each of said work stations operatively selecting data received from said trade information means corresponding to said stored **security** sub-population and updating the data in said variable content memory means for said stored **security** sub-population wherein said variable content memory means in at least one of said work stations further comprises means responsive to. . . requests entered via said signal entry means, said responsive means for extracting and displaying via said display data characterizing said **security** sub-population retrieved from the group consisting of said station variable content memory means and variable content memory means from another of said hierachically arranged work stations; and means for dynamically maintaining in said stored **securities** sub-population in said station variable content memory means data for a changing array comprising the more recently quoted **securities** of said population entered via said signal entry means.

CLAIMS:

CLMS (4)

4. . . . said variable content memory of at least one of said work

stations includes means for storing an identifier for a **security** in said population and at least one price range bound for said identified **security**, and wherein said central processor means includes means for indicating when a received ticker message for said identified **security** has a trade price component which falls outside a stored range bound for said **security**.

CLAIMS:

CLMS (5)

5. . . . variable content memory means of at least one of said work stations includes means for storing an identifier for a **security** in said population and at least one range bound for said identified **security**, and wherein said central processor means includes means for indicating when a received ticker message for said identified **security** has a trade price component which falls outside a stored range bound for said **security**.

CLAIMS:

CLMS (6)

6. . . . includes a hierarchy of additional storage apparatus each containing data characterizing a monotonically larger proportion of said population of investment **securities**.

CLAIMS:

CLMS (8)

8. . . . ticker source means, means for storing in said additional memory means data characterizing a substantially larger number of said investment **security** population than said k element sub-population stored in said work station variable content memory means, and means connecting said data. . . .

CLAIMS:

CLMS (9)

9. . . . 2 or 6, wherein said progressively completed variable content memory means includes means for receiving historical financial data for said **securities** population.

CLAIMS:

CLMS(12)

12. In combination in system apparatus for disseminating and selectively processing and displaying financial information for a population of investment **securities**; said system apparatus comprising a hierachal arrangement of variable content memory means disposed in a plurality of digital processing individual,. . . storing acceptance criteria for each ticker display and means for storing data characterizing a sub-population of the population of investment **securities** sufficient for all **securities** included in said plural data fields; trade information means for furnishing current trade messages for the population of investment **securities** to said central processors of said work stations; said central processor of each of said work stations including means for operatively selecting data received from said trade information means corresponding to said stored **security** sub-population and for updating the data in said variable content memory means for said stored **security** sub-population, and said central processor of said work stations further including means for extracting acceptance criteria from said variable content. . .

CLAIMS:

CLMS(13)

13. . . . said ticker source means for storing in said additional memory means data characterizing substantially all of the population of investment **securities**, and means connecting said additional memory means with said work stations.

CLAIMS:

CLMS(14)

14. A combination as in claim 13, wherein said variable content memory means in one of said work station stores a **security** sub-population of predetermined size, means responsive to quotation requests entered via said signal entry means for extracting and displaying via said display means data characterizing said **security** sub-population retrieved from the group consisting of said variable content memory means and said additional memory means; and means for dynamically maintaining in said

stored **securities** predetermined sub-population in said variable content memory means data for said predetermined number of most recently quoted **securities** of said population entered via said signal entry means.

CLAIMS:

CLMS (15)

15. . . . claims 12 or 13, wherein one of said data fields signals an out-of-limit price for one of said population of **securities**, wherein said variable content memory means of said work stations includes means for storing a **securities** identifier and at least one range bound therefor, and wherein said central processor means includes means for displaying an indication when a received ticker message for a monitored **security** has a trade price component which falls outside a stored range bound therefor.

CLAIMS:

CLMS (16)

16. . . . means responsive to quotation requests entered via said signal entry means for extracting and displaying via said display characterizing said **security** sub-population retrieved from said station variable content memory means, and means for dynamically maintaining in said stored **securities** bu-population in said station variable content memory means data for a changing array comprising the more recently quoted **securities** of said population entered via said signal entry means.

CLAIMS:

CLMS (17)

17. . . . as in claim 8, wherein said additional variable content memory means includes means for receiving historical financial data for said **securities** population.

## ABSTRACT:

An . . . single customer account that permits a customer to perform various financial transactions. The account includes at least banking components and **brokerage** components. A consistent user interface means is provided to allow a customer to access the account from a different sources. . . .

## SUMMARY:

BSUM(4)

Reference is made to commonly owned co-pending application entitled "METHOD AND SYSTEM FOR PROVIDING INTEGRATED **BROKERAGE** AND OTHER FINANCIAL SERVICES THROUGH CUSTOMER ACTIVATED TERMINALS," Ser. No. 08/483,710, filed herewith (Attorney Docket No. 107045.004), the disclosure of. . . .

## SUMMARY:

BSUM(15)

Another significant development was the asset management accounts offered by certain **brokerage** firms. These accounts offered a plurality of **securities** components in a single account. The **brokerage** firms were not, however able to offer traditional banking services. One example is Merrill Lynch's cash management account (CMA).

Aspects. . . . to Musmanno et al. and U.S. Pat. No. 5,270,922 to Higgins. The account offered by Merrill Lynch was limited to **securities** transactions and did not include full banking products.

## SUMMARY:

BSUM(16)

Similarly, when a customer opens a **brokerage** account, there is no need to open a separate account for trading equities or for trading fixed income.

## SUMMARY:

BSUM(17)

The next development in the evolution of Citibank's account was the

so-called asset network account that included a full range of **brokerage** services and, in addition, full banking services. This form of account originally known as FOCUS has become known as the CitiGold Account. This account, like **brokerage** accounts, was intended for sophisticated investors. The central feature of the account was sweeping funds into a money market account. . . .

SUMMARY:

BSUM(19)

Another . . . accounts and bank saving accounts so the customer could access all these accounts. In some regions the CitiOne account included **securities** or loan services such as line of credit services.

SUMMARY:

BSUM(21)

The . . . CMMA allows customers to link separate accounts and to perform a wide variety of financial transactions including traditional banking activities, **brokerage** activities and loan activities. Again, individual customer accounts could be linked to form an ad hoc mixture of product features. The system categorized those features within categories such as "your money in the bank," "**securities**," "borrowing and loan," "credit cards" and the like. Among other things, the CMMA allows banking customers the convenience of "one-stop". . . .

SUMMARY:

BSUM(30)

In . . . components to be included are investment services, transactional banking services (bank investments insured money rate accounts and certificates of deposits), **securities** (equities, derivatives, mutual funds), annuities, secured loans, unsecured loans, and credit cards. The account may also include insurance components including. . . .

SUMMARY:

BSUM(32)

Another . . . is more comprehensive than previous accounts, For

example, the account of the present invention includes a credit card component, a **brokerage** component and the possibility of insurance and retirement components. All services of the bank are included within the single account. . . .

SUMMARY:

BSUM(40)

The . . . aspect of the present invention is the provision of fire walls to make certain that customers understand the difference between **securities** and FDIC insured money in the bank. It is also necessary to prevent unintended commingling of uninsured **securities** with federally insured deposits. Thus, the present invention provides a balance of a single account with careful fire walls between **securities** and insured deposits.

SUMMARY:

BSUM(41)

Thus, . . . includes a single customer account that permits a customer to perform various financial transactions including at least banking transactions and **brokerage** transactions; a user interface means for allowing a customer to access the account from a plurality of different sources including. . . .

SUMMARY:

BSUM(43)

The . . . system of the type comprising a single account that includes at least a checking component, a savings component and a **brokerage** component. The system includes means for assembling a personal profile that includes means for collecting salient data; means for building a single customer account that includes means for building at least a checking component, a savings component and a **brokerage** component and means for allowing data collected at any step of the process to flow to all other points where. . . .

DETDESC:

DETD(3)

FIG. . . . a wide variety of financial transactions. These transactions may be grouped into general categories such as money in the bank, **securities**, borrowing and loans and credit cards. In the

preferred embodiment of the present invention, the general categories mentioned above are. . . . to encompass the following components: investment services, transactional banking services (bank investments, insured money rate accounts and certificates of deposits), **securities** (equities, derivatives, mutual funds), annuities, secured loans, unsecured loans, and credit cards. The account may also include insurance components including. . . .

DETDESC:

DETD(12)

Upon . . . customer is identified in several different ways: by account number, name (either alone or with address and zip code), social **security** number, and bankcard, either by entry of the number or by bankcard dip and personal identification code (PIC) entry. The. . .

DETDESC:

DETD(39)

Ordinarily, . . . available. The system has the flexibility to enter only the basics needed for the credit check, i.e., name, address, social **security** number, date of birth, and citizenship and optionally, employment, income, and housing costs. If this identification data has not been. . . .

DETDESC:

DETD(47)

A . . . information such as ownership of the account, the name of the customer, the home address and phone number, citizenship, social **security** number and date of birth. The system includes a programmed general purpose computer and/or work station with suitable input means.

DETDESC:

DETD(57)

As . . . the customers bank statement looks like before the account is built. Core components such as checking, savings, IMMA, CD's, retirement, **brokerage**, line of credit and credit card are included in

the example. Naturally, the displayed statement reflects zero balances for each. . . .

DETDESC:

DETD(72)

If the user selects the **securities** or **brokerage** component, the system follows the flow shown in FIG. 5G. Specifically, the system displays a **securities** work window that allows the user to enter an appointment date and time or ask for a call back. The reason for this is that typically information relating to building the **securities** component must be handled by a licensed bank employee. If an appointment is made, then the system builds a **securities** confirm message and the system returns to the statement building screen.

DETDESC:

DETD(73)

The . . . . limiting access to certain authorized or licensed users to ensure compliance with applicable regulations. For example, information obtained in the "Brokerage" section will be "investment information" and any other information which may be specific to **Brokerage**. According to regulations, "investment information" can only be discussed with a customer by a licensed individual. Therefore, access to this. . . .

DETDESC:

DETD(76)

If . . . . secured credit component, the system will follow the flow shown in FIG. 5J. Specifically, the system will display the various **security** credit options including equity source, fixed rate home equity loans, mortgage, preferred line, preferred loan, secured loan, **securities** based lending and student loan options. The system also can display credit rates and other information. Once a selection is. . . .

DETDESC:

DETD(102)

The . . . . with Relationship Banking System electronically. This would

include, for example, Mortgages and Landmark referrals, Tax Shelter applications, elite account applications, **Brokerage** application, **Securities** Investment Acknowledgements, Collective Letters, signature card, Adverse Action Notice, Ready Credit Disclosures, Insurance forms, and passbooks. To accommodate this step, . . .

DETDESC:

DETD(111)

During . . . application process at a later date. The system makes it possible to pend one portion of the session, such as **Brokerage**, and transmit the remaining components, such as consumer banking.

CLAIMS:

CLMS(2)

2. . . .  
a single integrated customer account that permits a customer to perform various financial transactions including at least banking transactions and **brokerage** transactions;  
a user interface for allowing a customer to access the single integrated account from a plurality of different sources including. . .

CLAIMS:

CLMS(7)

7. . . . of the type comprising a single integrated account that includes at least a checking component, a savings component and a **brokerage** component, a system for opening the single integrated account in one session comprising:  
means for assembling a personal profile that. . . the single integrated customer account that includes means for building at least a checking component, a savings component and a **brokerage** component;  
means for receiving a customer selection of at least one component of the single integrated account;  
means for performing a needs. . .

**WEST****Help**   **Logout**   **Interrupt****Main Menu** | **Search Form** | **Posting Counts** | **Show S Numbers** | **Edit S Numbers** | **Preferences****Search Results -**

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126 and 127 and 128

**Clear****Search History****Today's Date:** 8/24/2000

<u>DB Name</u>	<u>Query</u>	<u>Hit Count</u>	<u>Set Name</u>
TDBD	l26 and l27 and l28	3	<u>L29</u> <i>reviewed all</i>
TDBD	(atm or atms or (automat\$ near3 teller) or (automat\$ near3 machine) or (cash near3 dispense\$))	343	<u>L28</u> <i>Scanning</i>
TDBD	(buy\$ or sell\$ or bought or sold or trad\$ or price or quote or quotation)	6955	<u>L27</u>
TDBD	(broker or fund or securities or stock or bond)	2389	<u>L26</u>
EPAB	l24 and (atm or atms or (automat\$ near3 teller) or (automat\$ near3 machine) or (cash near3 dispense\$))	10	<u>L25</u> <i>reviewed all</i>
EPAB	l22 and l23	384	<u>L24</u>
EPAB	l21 or (bond or stock)	50502	<u>L23</u>
EPAB	(buy\$ or sell\$ or bought or sold or trad\$ or price or quote or quotation)	12577	<u>L22</u>
EPAB	(broker or fund or securities)	12617	<u>L21</u>
JPAB	l19 and broker\$ near3 (account or service)	0	<u>L20</u>
JPAB	l18 and (atm or atms or (automat\$ near3 teller) or (automat\$ near3 machine) or (cash near3 dispense\$))	71	<u>L19</u> <i>reviewed all</i>
JPAB	l16 and l17	642	<u>L18</u>
JPAB	l15 or (bond or stock)	85479	<u>L17</u>
JPAB	(buy\$ or sell\$ or bought or sold or trad\$ or price or quote or quotation)	16677	<u>L16</u>
JPAB	(broker or fund or securities)	7357	<u>L15</u>
JPAB	l9 and l10	0	<u>L14</u>
USPT	l9 and l10	29	<u>L13</u>
USPT	l9 and l11	51	<u>L12</u>
USPT	broker\$ near3 (account or service)	219	<u>L11</u>
USPT	brokerage near3 (account or service)	108	<u>L10</u>
USPT	l7 and l8	6288	<u>L9</u>
USPT	(atm or atms or (automat\$ near3 teller) or (automat\$ near3 machine) or (cash near3 dispense\$))	67869	<u>L8</u>
USPT	l4 and l6	117946	<u>L7</u>
USPT	l3 or l5	389072	<u>L6</u>
USPT	bond	240902	<u>L5</u>
USPT	(buy\$ or sell\$ or bought or sold or trad\$ or price or quote or quotation)	487827	<u>L4</u>
USPT	l1 or l2	172949	<u>L3</u>
USPT	stock	119890	<u>L2</u>
USPT	(broker or fund or securities)	57422	<u>L1</u>



US PAT NO:

5,875,437 [IMAGE AVAILABLE]

L7: 1 of 5

TITLE:  
more

System for the operation and management of one or

financial accounts through the use of a digital communication and computation system for exchange, investment and borrowing

**ABSTRACT:**

A practical communication and computer based system and method for effecting exchange, investment and borrowing involves the use of digital

communication and computation terminals distributed to users and service

providers. Through the system described and its combined computer and

communication terminals, client/customers may purchase goods and services, save, invest, track bonuses and rebates and effect enhanced

personal financial analysis, planning, management and record keeping with

less effort and increased convenience. Through a prioritization function,

the client specifies her financial objectives, her risk preference, and

budgetary constraints. The prioritization function automatically suggests

to the individual a portfolio of asset and liability accounts that may be

credited and/or debited to provide the required funds for consumption and

to form investments and borrowing to best realize her financial objectives over a defined time horizon. If desired, the system automatically manages a client's budgetary and financial affairs through

a system of expert sweeps based on a client's preferences. The client's

accounts are monitored via a borrowing power baseline, and considered

imbalanced if the client's borrowing power is less than the minimum borrowing power. If the account is imbalanced, the client may reallocate

the assets and liabilities within the client account and/or modify a set

of constraints on the client account. If the client account is still not

balanced after modification of the account, the system will deny authorization for certain requested transactions, and may initiate the

liquidation of certain asset accounts and reduce the balances of one or more liability accounts.

US PAT NO: 5,852,811 [IMAGE AVAILABLE]  
TITLE: Method for managing financial accounts by a  
preferred

L7: 2 of 5

allocation of funds among accounts

**ABSTRACT:**

A personal financial program is disclosed incorporating means of implementing, coordinating, supervising, planning, analyzing and reporting upon investments in an array of asset accounts and liability accounts within a client account. Through a prioritization function, the client specifies his financial objectives, his risk preference, a forecast of economic and financial variables, and budgetary constraints. The prioritization function suggests to the client a portfolio of asset and liability accounts that may be credited and debited to form investments and borrowings to best realize his financial objectives over a defined time horizon. In the preferred embodiment a central structural element of the financial account is a liability account secured by the client's home and one or more asset accounts. Client funds that would normally be used to amortize the mortgage may be alternatively used according to a prioritized allocation of funds to asset accounts and liability accounts. The client account is imbalanced if the client's borrowing power is less than the minimum borrowing power specified by the financial institution. If the account is imbalanced, the client may reallocate the assets and liabilities within the client account and/or modify a set of constraints on the client account. If the client account is still not balanced after modification of the account, the system initiates a liquidation procedure.

US PAT NO: 5,689,650 [IMAGE AVAILABLE]  
TITLE: Community reinvestment act network

L7: 3 of 5

**ABSTRACT:**

The CRA apparatus compiles investor needs for CRA qualified assets, creates portfolios of assets that would be recognized by regulatory agencies as meeting the requirements of the CRA and allocates CRA credits separately from the financial return of the portfolio of assets. The CRA apparatus can acquire CRA eligible loans from the secondary market, directly from private or governmental agencies, and/or directly from loan originators. The CRA apparatus determines whether an asset meets CRA

qualifying parameters from demographic and statistical data regarding the [REDACTED] borrower and/or the [REDACTED] financial asset. The apparatus [REDACTED] determines, by using CRA qualification factors as well as investor requirements, whether a loan should be acquired. In a parallel accounting process, the apparatus creates a pool of CRA eligible "credits" from the assets in each portfolio and then tracks and allocates specific CRA credits associated with specific assets to specific portfolio investors. This allocation of CRA credits creates specific "CRA interests" for each investor. These interests would be recognized by regulatory agencies as meeting the requirements of the CRA. The invention can provide a complete audit trail for the allocation of CRA interest and can generate the information necessary to comply with all regulatory reporting requirements. The CRA apparatus allows investors to obtain and report geographically specific CRA interests while participating in a diversified, risk managed portfolio.

US PAT NO: 5,644,727 [IMAGE AVAILABLE] L7: 4 of 5  
TITLE: System for the operation and management of one or more financial accounts through the use of a digital communication and computation system for exchange, investment and borrowing

**ABSTRACT:**

A practical communication and computer based system and method for effecting exchange, investment and borrowing involves the use of digital communication and computation terminals distributed to users and service providers. Through the system described and its combined computer and communication terminals, client/customers may purchase goods and services, save, invest, track bonuses and rebates and effect enhanced personal financial analysis, planning, management and record keeping with less effort and increased convenience. Through a prioritization function, the client specifies her financial objectives, her risk preference, and budgetary constraints. The prioritization function automatically suggests to the individual a portfolio of asset and liability accounts that may be credited and/or debited to provide the required funds for consumption and to form investments and borrowing to best realize her financial

objectives over a defined time horizon. If desired, the system automatically manages a client's budgetary and financial affairs through a system of expert sweeps based on a client's preferences. The client's accounts are monitored via a borrowing power baseline, and considered imbalanced if the client's borrowing power is less than the minimum borrowing power. If the account is imbalanced, the client may reallocate the assets and liabilities within the client account and/or modify a set of constraints on the client account. If the client account is still not balanced after modification of the account, the system will deny authorization for certain requested transactions, and may initiate the liquidation of certain asset accounts and reduce the balances of one or more liability accounts.

US PAT NO: 5,083,784 [IMAGE AVAILABLE] L7: 5 of 5  
TITLE: Investment lottery process and system

**ABSTRACT:**

A central entity issues lottery tickets to various individual entities, such as persons, in exchange for sums of money. The central entity cumulates the money thereby received and uses it for generating earnings, such as interest or dividends from investments. The holder of each lottery ticket is entitled periodically to participate in lottery drawings by which a substantial portion of the earnings for a preceding period is paid to but one or a few of the lottery ticket holders. As a result, each lottery ticket is in effect everlasting, participating in lottery drawings on a periodic basis, such as once each week, for an indefinitely long duration. At an earnings rate of 10% per annum and with a total of \$10 billion having been accumulated in lottery receipts, the weekly earnings would be about \$20 million; which, if disbursed over a period of 20 years or so, as is typically done by state lottery systems,

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